

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Craydeen Townsend Jr.
Debtor(s)

Bankruptcy Case No.: 20-23498-CMB
Per July 15, 2021 Proceeding
Chapter: 13
Docket No.: 29 - 5, 24
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 18, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Ally Bank (Cl #1); PNC Bank (Cl #20); PNC Bank (Cl #8) w/pyt changes implemented .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: July 16, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Craydeen Townsend, Jr.
Debtor

Case No. 20-23498-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 16, 2021

User: gamr
Form ID: 149

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	+ Craydeen Townsend, Jr., 344 Glenwood Dr., Ambridge, PA 15003-2144
15324121	+ Credit Card/FB&T, 1415 Warm Springs Rd., Columbus, GA 31904-8366
15324126	+ First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
15324129	+ PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703
15324130	+ Service Finance Co LLC, 555 S. Federla Highway, Suite 200, Boca Raton, FL 33432-6033
15343631	+ Truist Bank, c/o Service Finance Co., LLC, 555 S Federal Hwy #200, Boca Raton FL 33432-6033
15335738	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15324134	+ WF Card Svc, PO Box 14517, Des Moines, IA 50306-3517
15326989	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 16 2021 23:09:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15326701	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jul 17 2021 02:46:55	Ally Bank c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15324117	+ Email/Text: ally@ebn.phinsolutions.com	Jul 16 2021 23:04:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15324118	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 16 2021 23:09:17	Best Buy, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15331471	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 17 2021 02:26:32	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15324119	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 17 2021 02:46:56	Capital One/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15341751	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 16 2021 23:09:27	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15324120	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 16 2021 23:05:00	ComenenityCapitalBank/Game, PO Box 182120, Columbus, OH 43218-2120
15324122	+ Email/PDF: creditonebknofications@resurgent.com	Jul 16 2021 23:09:16	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15324123	Email/Text: mrdiscen@discover.com	Jul 16 2021 23:04:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850
15324124	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 16 2021 23:09:22	DSNB/Macy's, PO Box 8218, Mason, OH 45050
15327857	+ Email/Text: mrdiscen@discover.com	Jul 16 2021 23:04:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
15343348	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 16 2021 23:05:00	Duquesne Light Company, c/o Bernstein-Burkley,

District/off: 0315-2

User: gamr

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			P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15324125	Email/Text: jill@ffcc.com	Jul 16 2021 23:04:00	First Fed Credit Control, 2470 Chagrin Blvd., Suite 205, Beachwood, OH 44122
15331486	Email/Text: jill@ffcc.com	Jul 16 2021 23:04:00	First Federal Credit Control, 24700 Chagrin Blvd Suite 205, Beachwood, OH 44122
15332333	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 16 2021 23:09:20	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15342954	Email/PDF: resurgentbknotifications@resurgent.com	Jul 16 2021 23:09:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15337045	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 16 2021 23:09:15	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15324127	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 16 2021 23:09:16	Merrick Bk, PO Box 9201, Old Bethpage, NY 11804-9001
15328726	+ Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 23:05:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15324128	+ Email/Text: bnc@nordstrom.com	Jul 16 2021 23:05:16	NordstromTDbankUSA, 13531 E. Caley Ave., Englewood, CO 80111-6505
15344186	Email/Text: Bankruptcy.Notices@pnc.com	Jul 16 2021 23:05:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15334122	Email/Text: Bankruptcy.Notices@pnc.com	Jul 16 2021 23:05:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
15338194	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 16 2021 23:05:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15342253	Email/Text: bnc-quantum@quantum3group.com	Jul 16 2021 23:05:00	Quantum3 Group LLC as agent for, Mercury Financial LLC, PO Box 788, Kirkland, WA 98083-0788
15342254	Email/Text: bnc-quantum@quantum3group.com	Jul 16 2021 23:05:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15324131	+ Email/Text: bankruptcy@sccompanies.com	Jul 16 2021 23:05:00	Swiss Colony, 1515 S. 21st St., Clinton, IA 52732-6676
15324446	+ Email/PDF: gecsedl@recoverycorp.com	Jul 16 2021 23:09:25	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15324132	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 16 2021 23:09:20	TBOM/Ollo Card Services, PO Box 9222, Old Bethpage, NY 11804-9222
15324133	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 16 2021 23:05:00	Webbank/Fingerhut, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: gamr

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:

Name	Email Address
Douglas G. Hipp	on behalf of Debtor Craydeen Townsend Jr. twohipp4u@hotmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 6